Case 15-37339 Doc 1 Filed 11/01/15 Entered 11/01/15 19:56:37 Desc Main Document Page 1 of 40

	States Bankr			90 - 01			Vol	untary Petition
Name of Debtor (if individual, enter Last, First,		or minois		of Joint Da	ebtor (Spouse	(I not Einst		
LaMarche, Jodie A	Middle):		Name	or joint De	eotor (Spouse	) (Last, First	, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the J maiden, and			years
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-0498	nyer I.D. (ITIN)/Comp	plete EIN	Last fo	than one, state	f Soc. Sec. or	'Individual-'	l'axpayer I.L	D. (ITIN) No./Complete E
Street Address of Debtor (No. and Street, City, a	and State):		Street	Address of	Joint Debtor	(No. and Str	reet, City, ar	nd State):
15759 Arroyo Drive Oak Forest, IL								
	T e	ZIP Code <b>60452</b>	-					ZIP Code
County of Residence or of the Principal Place of Cook			Count	y of Reside	ence or of the	Principal Pla	ace of Busin	ess:
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from stree	et address):
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								·
Type of Debtor		of Business			•	•	•	Inder Which
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)	☐ Health Care Bus			Chapt	er 7	Petition is Fi 	,	,
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	Single Asset Re in 11 U.S.C. § 1		efined	☐ Chapt☐ Chapt				tition for Recognition  Main Proceeding
☐ Partnership☐ Other (If debtor is not one of the above entities,	☐ Railroad ☐ Stockbroker			☐ Chapt	er 12			etition for Recognition  Nonmain Proceeding
check this box and state type of entity below.)	☐ Commodity Bro ☐ Clearing Bank	oker		☐ Chapt	er 13	OI	a Poleigh P	wommani i roceeding
Chapter 15 Debtors	Other Tax-Exer	mpt Entity					e of Debts c one box)	
Country of debtor's center of main interests:		, if applicable)	on		are primarily co			☐ Debts are primarily business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under Title 26 of t Code (the Internal	the United States	S	1	ed by an indivional, family, or			
Filing Fee (Check one box	x)	Check one			-	ter 11 Debt		
Full Filing Fee attached Filing Fee to be paid in installments (applicable to	individuals only) Must	☐ Deb			debtor as defin ness debtor as d			
attach signed application for the court's considerate debtor is unable to pay fee except in installments.	ion certifying that the	ial Deb						owed to insiders or affiliates
Form 3A.		Check all		. , , ,	amount subject	to adjustment	on 4/01/16 a	nd every three years thereaft
☐ Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		B. Acc	eptances	of the plan w	this petition. were solicited pr S.C. § 1126(b).	repetition from	one or more	classes of creditors,
Statistical/Administrative Information **  Debtor estimates that funds will be available	** Joseph Wrobe for distribution to un	el 3078256 secured credit	*** tors.			THIS	SPACE IS F	OR COURT USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distributi			expense	es paid,				
Estimated Number of Creditors			1					
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000	10,001- 25	5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets								
\$\overline{\sigma}\$ to \$\$50,001 to \$\$100,001 to \$\$500,001 \$\$50,000 \$\$100,000 \$\$500,000 to \$1 \$\$million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 \$1 to \$100 to	00,000,001 \$500 illion		More than			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion				

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): **Voluntary Petition** LaMarche, Jodie A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  ${f X}$  /s/ Joseph Wrobel November 1, 2015 Signature of Attorney for Debtor(s) (Date) Joseph Wrobel Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Jodie A LaMarche

Signature of Debtor Jodie A LaMarche

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 1, 2015

Date

#### Signature of Attorney\*

### X /s/ Joseph Wrobel

Signature of Attorney for Debtor(s)

#### Joseph Wrobel 3078256

Printed Name of Attorney for Debtor(s)

Joseph Wrobel, Ltd.

Firm Name

#206

1954 First Street

Highland Park, IL 60035

Address

## josephwrobel@chicagobankruptcy.com 312.781.0996 Fax: 312.962.4941

Telephone Number

## November 1, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

LaMarche, Jodie A

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Jodie A LaMarche		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing responsibilities.);  □ Disability. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or mental g and making rational decisions with respect to financial § 109(h)(4) as physically impaired to the extent of being e in a credit counseling briefing in person, by telephone, or combat zone.
, ,	ey administrator has determined that the credit counseling
I certify under penalty of perjury that th	e information provided above is true and correct.
Signature of Debtor	: /s/ Jodie A LaMarche Jodie A LaMarche
Date: November 1	

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	11,919.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		8,975.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		23,129.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,789.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,698.00
Total Number of Sheets of ALL Schedu	iles	16			
	To	otal Assets	11,919.00		
		'	Total Liabilities	32,104.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jodie A LaMarche		Case No.		
		Debtor	•,		
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	1,789.50
Average Expenses (from Schedule J, Line 22)	1,698.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	734.67

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		1,675.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		23,129.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		24,804.00

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B6A (Official Form 6A) (12/07)

In re	Jodie A LaMarche		Case No.	
		Debtor ,		

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jodie A LaMarche		Case No	
		Doleton	-,	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Pesonal funds	-	25.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank checking acct no.8029	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household furniture and furnishings Location: 15759 Arroyo Drive, Oak Forest IL 60452	<del>-</del>	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Used wearing apparel	-	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >

(Total of this page)

1,125.00

**2** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In	re Jodie A LaMarche		Cas	se No	
			Debtor		
	\$	SC	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Advocate Health Care Network 401(k) Vanguard Target Retirement 2045 Trust I Fund	-	494.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2015 estimated federal income tax refund	-	3,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

3,494.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Jodie A LaMarche	Case No.

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	Location: 15759 Arroyo Drive, Oak Forest IL 60452 2006 GMC Envoy Denali Miles: 120,000	-	7,300.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 7,300.00 (Total of this page)

Total >

11,919.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (4/13)

In re	Jodie A LaMarche		Case No.	
		Debtor	,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

■ 11 U.S.C. §322(U)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Pesonal funds	735 ILCS 5/12-1001(b)	25.00	25.00
Checking, Savings, or Other Financial Accounts, C Chase Bank checking acct no.8029	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel Used wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension of Advocate Health Care Network 401(k) Vanguard Target Retirement 2045 Trust I Fund	or Profit Sharing Plans 735 ILCS 5/12-1006	494.00	494.00
Other Liquidated Debts Owing Debtor Including Ta 2015 estimated federal income tax refund	n <u>x Refund</u> 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles Location: 15759 Arroyo Drive, Oak Forest IL 60452	735 ILCS 5/12-1001(c)	2,400.00	7,300.00

2006 GMC Envoy Denali

Miles: 120,000

Total: 6,519.00 11,419.00

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B6D (Official Form 6D) (12/07)

In re	Jodie A LaMarche	Case No.	
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	NT - NG	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxXXXX  Wells Fargo DLRSVC/Wacho PO Box 1697 Winterville, NC 28590		-	Auto Loan  Location: 15759 Arroyo Drive, Oak Forest IL 60452 2006 GMC Envoy Denali Miles: 120,000	Т	T E D			
			Value \$ <b>7,300.00</b>	Ц			8,975.00	1,675.00
Account No.			Value \$					
			Value \$	Н		Н		
Account No.			Value \$					
continuation sheets attached				ubto			8,975.00	1,675.00
			(Report on Summary of Sc	To hedu			8,975.00	1,675.00

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B6E (Official Form 6E) (4/13)

In re	Jodie A LaMarche	Case No.	
-		,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Jodie A LaMarche	Case No.
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			•					
CREDITOR'S NAME, MAILING ADDRESS	CODEB	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND	CON	DZLLQUL	DISE		
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	BTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG EN	QULDA	S P U T E D		AMOUNT OF CLAIM
Account No. xxxxxx3541			Medical Services	Ī	D A T E D		Ī	
ACL Laboratories PO Box 27901 Milwaukee, WI 53227		-			D		-	
								394.00
Account No. xxxxxxxxxxxXXXX			Credit card purchases				T	
American Express PO Box 981537 El Paso, TX 79998		-						
								2,056.00
Account No. xxxxxxxxxxXXXX			Credit card purchases	1	T		T	
Barclays Bank Delaware 125 S West St Wilmington, DE 19801		-						
							1	4,017.00
Account No. xxxxxxxxxxXXXX			Credit card purchases					
Best Buy/CBNA PO Box 6497 Sioux Falls, SD 57117		-						
								1,024.00
_2 continuation sheets attached			(Total of t	Subt			T	7,491.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jodie A LaMarche	Case No.	_
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	00	υZ	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		COXH _ XG W X H	Q U L	S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxXXXX			Credit card purchases	Т	Е		
Capital One PO Box 30281 Salt Lake City, UT 84130		-			D		397.00
Account No. xxxxxxxxxxxxXXXX			Credit card purchases				
Capital One/Menards PO Box 30253 Salt Lake City, UT 84130		-					4.440.00
							1,143.00
Account No. xxxxxxxxxxxxXXXX  Chase/Bank One Card Services PO Box 15298 Wilmington, DE 19850		-	Credit card purchases				1,707.00
Account No. xxxxxxxxxxxXXXX			Credit card purchases				
Chase/Bank One Card Services PO Box 15298 Wilmington, DE 19850		-					1,543.00
Account No. xxxxxxxxxxxXXXX	l		Credit card purchases			T	
Citicards CBNA 701 E 60th St N Sioux Falls, SD 57104		-					2,929.00
Sheet no. 1 of 2 sheets attached to Schedule of		•		Subt	ota	1	7 710 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ge)	7,719.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jodie A LaMarche	Case No.	
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT - NG EN	Ų	SPUTED	AMOUNT OF CLAIM
Account No. <b>XXXXXXXXXXXXXXXX</b>			Credit card purchases	٦ [	T E		
Kohl's PO Box 3115 Milwaukee, WI 53201		-			D		262.00
Account No. xxxxxxxxxxXXXX	t		Credit card purchases	t	T	T	
SYNCB/Old Navy PO Box 965005 Orlando, FL 32896		-					12,00
	1			1	╄		12.00
Account No. xxxxxxxxxxxXXXX  SYNCB/Walmart Dual Card PO Box 965024 Orlando, FL 32896		-	Credit card purchases				
							5,400.00
Account No. xxx876-1	T		Personal Loan				
Title Lenders, Inc. DBA Payday Loan 15943 S Harlem Tinley Park, IL 60477		-					
							517.00
Account No. xxxxxxxxxxXXXX			Credit card purchases				
WFFNB/Mattress Firm CSCL DSP TM MAC N8235-04M PO Box 14517 Des Moines, IA 50306		-					
					L		1,728.00
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			7,919.00
				7	Γota	al	
			(Report on Summary of So	chec	lule	es)	23,129.00

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B6G (Official Form 6G) (12/07)

In re	Jodie A LaMarche	Case No	
-		Debtor ,	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-37339 Doc 1 Filed 11/01/15 Entered 11/01/15 19:56:37 Desc Main Document Page 19 of 40

B6H (Official Form 6H) (12/07)

In re	Jodie A LaMarche	Case No	
-		Debtor ,	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to identify your o	case:							
	otor 1 Jodie A LaN								
	otor 2 use, if filing)								
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS						
(If kn	se number  Se number  Se number		-		□ An		ed filing ent showin	ng post-petitio ollowing date	
	fficial Form B 6l chedule I: Your Inc				M	M / DD/ \	/YYY		
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili Ir spouse is not filing w	ing jointly, and your sporting jointly, and your sporting jointly, and your sporting jointly in jointly, and your sporting jointly in joint	use is liv	ing with on about	you, inc your sp	lude infor ouse. If m	mation about	ut your s needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-fi	iling spouse	
	If you have more than one job,	Employment status	■ Employed			☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not e	mployed		
	employers.	Occupation	Pharmacy Technic	ian					
	Include part-time, seasonal, or self-employed work.	Employer's name	Advocate Health Ca	are					
	Occupation may include student or homemaker, if it applies.	Employer's address	South Suburban He Hazel Crest, IL 604						
		How long employed t	here? 7 months			_			
Par	t 2: Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to repo	rt for any	line, write	\$0 in the	e space. Ir	nclude your no	on-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information fo	or all emplo	oyers for t	that pers	on on the	lines below. I	f you need
					For Debi	tor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$	1,9	973.83	\$	N/A	=
3.	Estimate and list monthly over	time pay.		3. +\$		0.00	+\$	N/A	-
1	Calculate gross Income Add li	no 2 i lino 2		1 6	1.07	2 02	•	NI/A	

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Copy line 4 here 4. \$ 1,973.83 \$ N/A  5. List all payroll deductions:  5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement fund loans 5d. S. O.00 \$ N/A 5d. Domestic support obligations 5f. \$ 0.00 \$ N/A 5d. Other deductions. Specify: 5h. Vip. Voluntary (Voluntary Columnary Columnar	
Copy line 4 here 4. \$ 1,973.83 \$ N/A  5. List all payroll deductions:  5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. Sp. 0.00 \$ N/A 5e. Insurance 5f. Domestic support obligations 5f. \$ 0.00 \$ N/A 5g. Union dues 5f. Domestic support obligations 5f. \$ 0.00 \$ N/A 5g. Union dues 5f. \$ 0.00 \$ N/A 5g. Voluntary of the deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 498.33 \$ N/A 6d. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 498.33 \$ N/A 6d. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent redularly receive	
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. 0,000 \$ N/A 5c. Voluntary contributions for retirement plans 5c. \$ 0,000 \$ N/A 5c. Required repayments of retirement fund loans 5c. \$ 0,000 \$ N/A 5c. Insurance 5c. \$	<u> </u>
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. 0,000 \$ N/A 5c. Voluntary contributions for retirement plans 5c. \$ 0,000 \$ N/A 5c. Required repayments of retirement fund loans 5c. \$ 0,000 \$ N/A 5c. Insurance 5c. \$	
5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. Required repayments of retirement fund loans 5d. S 0.00 \$ N/A 5e. Insurance 5f. Domestic support obligations 5f. \$ 0.00 \$ N/A 5g. Union dues 5g. \$ 0.00 \$ N/A 5h. Other deductions. Specify: 5h. Volter deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 498.33 \$ N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,475.50 \$ N/A 8. List all other income regularly received: 8a. Net income rom rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  8d. Unemployment compensation 8d. S 0.00 \$ N/A 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  8g. Pension or retirement income 8h. Other monthly income. Add line 7 + line 9.  Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.  9. \$ 314.00 \$ N/A 9. Add all other regular contributions to the expenses that you illine 10 for Debtor 1 and Debtor 2 or non-filling spouse.  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. **	_
5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5f. 0.000 \$ N/A 5g. Union dues 5h. Other deductions. Specify: 5h. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 498.33 \$ N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,475.50 \$ N/A 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and from operating a business, profession, or farm Attach a statement for each property and from operating a business showing gross receipts, ordinary and necessary business expenses, and the total monthly retincome. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ 314.00 \$ N/A 8d. Unemployment compensation 8d. \$ 0.00 \$ N/A 8e. Social Security 8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. \$ 0.00 \$ N/A 8g. Pension or retirement income 8h. Other monthly income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 \$ 314.00 \$ N/A 9 Add all other income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not in	_
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Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it	0.00
Combi	
13. Do you expect an increase or decrease within the year after you file this form?	ly income
■ No. □ Yes. Explain:	

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Fill in thi	s information to identify y	vour case:				
Debtor 1 Debtor 2	Jodie A LaN			Cr	A supplement sho	wing post-petition chapter
(Spouse,	if filing)				<u> </u>	the following date:
United Sta	ates Bankruptcy Court for the	NORTHERN DISTRIC	T OF ILLINOIS		MM / DD / YYYY	
Case num (If known)					A separate filing for 2 maintains a sepa	or Debtor 2 because Debtor arate household
	ial Form B 6J	_				
	edule J: Your	Expenses is possible. If two marrie				12/13
number Part 1: 1. Is t	tion. If more space is not (if known). Answer even Describe Your Househis a joint case?  No. Go to line 2.	eeded, attach another shery question.	eet to this form.			
_	□ No	m a coparato nouconon				
	=	ust file a separate Schedul	e J.			
2. <b>Do</b>	you have dependents?	' □ No				
	not list Debtor 1 I Debtor 2.	Yes. Fill out this inforeach dependent		endent's relationship to tor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	not state the vendents' names.		Sor	1	15	□ No ■ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No
exp you Part 2:		than Yes ents? Yes sing Monthly Expenses				☐ Yes
	es as of a date after the	your bankruptcy filing da bankruptcy is filed. If th				apter 13 case to report of the form and fill in the
the valu		non-cash government and have included it on S			Your exp	enses
	e rental or home owners ments and any rent for the	ship expenses for your r	esidence. Include	first mortgage 4.	\$	500.00
lf n	ot included in line 4:					
4a.	Real estate taxes			<b>4</b> a.	\$	0.00
4b.		's, or renter's insurance		4b.		0.00
4c.		repair, and upkeep expens		4c.	\$	0.00
4d.		ation or condominium dues		4d.	\$	0.00
5. Add	uitional mortgage paym	nents for vour residence.	such as home equ	uity loans 5.	.5	0.00

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Deb	otor 1	Jodie A I	<b>LaMarche</b> Ca	ase numl	ber (if known)	
6.	Utiliti	ies:				
0.	6a.		, heat, natural gas	6a.	\$	250.00
	6b.	-	wer, garbage collection		\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	50.00
	6d.	Other. Spe		6d.		0.00
7.			ekeeping supplies	- 7.	\$	400.00
8.			children's education costs	8.	\$	25.00
9.			lry, and dry cleaning	9.	\$	0.00
-		•	products and services	10.	\$	0.00
		_	ntal expenses	11.	·	0.00
			Include gas, maintenance, bus or train fare.		<b>–</b>	0.00
12.			ar payments.	12.	\$	150.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.			ributions and religious donations	14.	\$	0.00
15.	Insur		· ·		·	
	Do no	ot include in	nsurance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insura	ance	15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	80.00
	15d.	Other insu	rance. Specify:	15d.	\$	0.00
16.	Taxe	s. Do not in	nclude taxes deducted from your pay or included in lines 4 or 20.	_		
	Spec		, , ,	16.	\$	0.00
17.	Insta	Ilment or le	ease payments:			
	17a.	Car payme	ents for Vehicle 1	17a.	\$	243.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
		Other. Spe	·	_ 17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as	_		
			your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.	Othe	r payments	s you make to support others who do not live with you.		\$	0.00
	Spec	ify:		19.		
20.	Othe	r real prop	erty expenses not included in lines 4 or 5 of this form or on Sched	ule I: Yo	our Income.	
	20a.	Mortgages	s on other property	20a.	\$	0.00
		Real estat		20b.	\$	0.00
	20c.	Property, h	homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenan	nce, repair, and upkeep expenses	20d.	\$	0.00
	20e.	Homeown	er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.			xpenses. Add lines 4 through 21.	22.	\$	1,698.00
			ir monthly expenses.			
23.			monthly net income.	00	•	4 =====================================
			12 (your combined monthly income) from Schedule I.	23a.		1,789.50
	23b.	Copy your	r monthly expenses from line 22 above.	23b.	-\$	1,698.00
	00	O de c				
	23c.		your monthly expenses from your monthly income.	23c.	\$	91.50
		ine result	is your monthly net income.	200.		333
24.	For ex modifi	cample, do yo ication to the t	an increase or decrease in your expenses within the year after you but expect to finish paying for your car loan within the year or do you expect your more terms of your mortgage?			se or decrease because of a
	■ No					
	□ Ye					
	Expla	ain:				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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## **United States Bankruptcy Court Northern District of Illinois**

In re	Jodie A LaMarche			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION</b> DECLARATION UNDE				
	I declare under penalty of perjur of 18 sheets, and that they are true a				
Date	November 1, 2015	Signature	/s/ Jodie A LaMarc Jodie A LaMarc Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Jodie A LaMarche			
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$13,700.00	2015 YTD: Advocate Health Care
\$5,596.00	2015 YTD: Debtor Walter Lagestee, Inc.
\$10,670.00	2014: Debtor Walter Lagestee, Inc.
\$350.00	2013: Debtor Walter Lagestee, Inc.
\$500.00	2015 YTD: Debtor Self-Employment Income
\$2,500.00	2014: Debtor Self-Employment Income
\$2,535.00	2013: Debtor Self-Employment Income

SOURCE

AMOUNT

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$3,400.00 2015 YTD: Debtor Child Support \$4,080.00 2014: Debtor Child Support \$4,080.00 2013: Debtor Child Support

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYER IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY

Joseph Wrobel, Ltd 9/2015 \$1200

No. 206

1954 First Street Highland Park, IL 60035

Joseph Wrobel, Ltd 10/2015 \$635

1954 First Street No. 206

Highland Park, IL 60035

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

### 11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Chase Bank 5520 W 159th St Oak Forest, IL 60452

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking acct 6387

AMOUNT AND DATE OF SALE OR CLOSING

\$10.00 10/2015

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

N	on
	П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

**ADDRESS** 15759 Arroyo Drive NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

**Baby Sitting** 2013 - 2015

Jodie LaMarche

0498

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Oak Forest, IL 60452

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Jodie LaMarche 15759 Arroyo Drive Oak Forest, IL 60452

DATES SERVICES RENDERED

2013-2015

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

Jodie LaMarche 15759 Arroyo Drive

Oak Forest, IL 60452

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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 1, 2015

Signature /s/ Jodie A LaMarche
Jodie A LaMarche
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

In re Jodie A LaMarche			Case No.	
		Debtor(s)	Chapter	7
CHAPTE	R 7 INDIVIDUAL DEBTO	OR'S STATEN	MENT OF INTEN	TION
PART A - Debts secured by property of the estate. A	perty of the estate. (Part A ratach additional pages if ne		ompleted for EACI	H debt which is secured by
Property No. 1				
Creditor's Name: Wells Fargo DLRSVC/Wacho				
Property will be (check one):				
☐ Surrendered	■ Retained			
If retaining the property, I intend to  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one):				
Claimed as Exempt		☐ Not claimed	d as exempt	
PART B - Personal property subject Attach additional pages if necessary Property No. 1		e columns of Par	t B must be complete	ed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be U.S.C. § 365 ☐ YES	Assumed pursuant to 11 (p)(2):
I declare under penalty of perjury personal property subject to an un Date November 1, 2015	nexpired lease.	intention as to a		estate securing a debt and/or
·		Jodie A LaMare		

Debtor

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## United States Bankruptcy Court Northern District of Illinois

In r	e Jodie A LaM	arche	<b>)</b>		Case N	· O.	
				Debtor(s)	Chapte	r <b>7</b>	
	DI	SCL	OSURE OF COME	PENSATION OF ATT	ORNEY FOR	DEBTOR(S)	
1.	compensation paid	to me	within one year before the	2016(b), I certify that I am the filing of the petition in bankrup on of or in connection with the	otcy, or agreed to be p	aid to me, for serv	
	For legal servi	ces, I l	have agreed to accept		\$	1,500.00	_
				red		0.00	_
						1,500.00	-
2.	The source of the co	ompen	nsation paid to me was:				
	Debtor		Other (specify):				
3.	The source of comp	ensati	ion to be paid to me is:				
	Debtor		Other (specify):				
4.	■ I have not agree	ed to s	share the above-disclosed co	ompensation with any other per	son unless they are m	embers and associa	ates of my law firm.
				ensation with a person or perso names of the people sharing in			f my law firm. A
5.	In return for the ab	ove-di	isclosed fee, I have agreed t	o render legal service for all as	pects of the bankrupto	cy case, including:	
	<ul> <li>b. Preparation and</li> <li>c. Representation of</li> <li>d. [Other provision</li> <li>Negotiat</li> <li>reaffirma</li> </ul>	filing of the one of t	of any petition, schedules, debtor at the meeting of cre needed] with secured creditors	endering advice to the debtor in statement of affairs and plan we ditors and confirmation hearing to reduce to market value; ations as needed; preparate household goods.	hich may be required; g, and any adjourned exemption planni	hearings thereof;	and filing of
6.	Represe	ntatio	ebtor(s), the above-disclosed on of the debtors in any ersary proceeding.	d fee does not include the follow dischargeability actions, j	ving service: udicial lien avoida	inces, relief fron	n stay actions or
				CERTIFICATION			
this	I certify that the for bankruptcy proceed		g is a complete statement of	any agreement or arrangement	for payment to me for	or representation of	the debtor(s) in
Date	ed: November 1	, 201	5	/s/ Joseph Wr	obel		
				Joseph Wrob	el		
				Joseph Wrobe #206	ei, Lta.		
				1954 First Stre			
				Highland Park	•	•	
					Fax: 312.962.4941 @chicagobankrup		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court** Northern District of Illinois

		Northern District of Illinois			
In re	Jodie A LaMarche		Case No		
		Debtor(s)	Chapter 7		
		N OF NOTICE TO CONSUM 342(b) OF THE BANKRUPTO Certification of Debtor	,	(i)	
Code.	I (We), the debtor(s), affirm that I (we) ha	ave received and read the attached no	tice, as required by	§ 342(b) of the Bankruptc	;y
Jodie	A LaMarche	${ m X}^{\prime}$ /s/ Jodie A La ${ m M}$	Marche	November 1, 2015	5
Printe	d Name(s) of Debtor(s)	Signature of De	ebtor	Date	
Case No. (if known)		X			
		Signature of Joi	int Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## **United States Bankruptcy Court**Northern District of Illinois

		1 tol the H District of Himos		
In re	Jodie A LaMarche		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	14
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and corre	ct to the best of my
Date:	November 1, 2015	/s/ Jodie A LaMarche Jodie A LaMarche Signature of Debtor		

ACL Laboratories PO Box 27901 Milwaukee, WI 53227

American Express PO Box 981537 El Paso, TX 79998

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Best Buy/CBNA PO Box 6497 Sioux Falls, SD 57117

Capital One PO Box 30281 Salt Lake City, UT 84130

Capital One/Menards PO Box 30253 Salt Lake City, UT 84130

Chase/Bank One Card Services PO Box 15298 Wilmington, DE 19850

Citicards CBNA 701 E 60th St N Sioux Falls, SD 57104

Kohl's PO Box 3115 Milwaukee, WI 53201

SYNCB/Old Navy PO Box 965005 Orlando, FL 32896

SYNCB/Walmart Dual Card PO Box 965024 Orlando, FL 32896

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Title Lenders, Inc. DBA Payday Loan 15943 S Harlem Tinley Park, IL 60477

Wells Fargo DLRSVC/Wacho PO Box 1697 Winterville, NC 28590

WFFNB/Mattress Firm CSCL DSP TM MAC N8235-04M PO Box 14517 Des Moines, IA 50306